

**MAGNOLIA STATE BANK**

	Disbursement Date 09/29/2010	RSSD (Holding Company) 1084016	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$299	\$303	1.4%		
Loans	\$219	\$238	8.5%		
Construction & development	\$35	\$41	18.6%		
Closed-end 1-4 family residential	\$69	\$79	13.7%		
Home equity	\$6	\$6	-0.7%		
Credit card	\$2	\$2	-2.4%		
Other consumer	\$9	\$10	9.9%		
Commercial & Industrial	\$24	\$19	-21.7%		
Commercial real estate	\$56	\$65	16.3%		
Unused commitments	\$32	\$33	4.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$25	\$24	-3.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$28	\$12	-56.2%		
Cash & balances due	\$11	\$11	1.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$269	\$273	1.5%		
Deposits	\$267	\$271	1.4%		
Total other borrowings	\$0	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$30	\$30	0.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.0%	9.7%	--		
Tier 1 risk based capital ratio	13.5%	13.2%	--		
Total risk based capital ratio	14.4%	14.0%	--		
Return on equity <sup>1</sup>	2.7%	6.4%	--		
Return on assets <sup>1</sup>	0.3%	0.6%	--		
Net interest margin <sup>1</sup>	4.0%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	68.1%	85.5%	--		
Loss provision to net charge-offs (qtr)	89.8%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	0.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016	
Construction & development	2.4%	0.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	1.0%	0.2%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.9%	0.7%	0.0%	0.6%	--
Other consumer	0.0%	0.1%	0.0%	0.1%	--
Commercial & Industrial	7.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.1%	1.7%	0.4%	0.0%	--
Total loans	1.2%	0.9%	0.1%	0.1%	--